AMENDMENT TO OPEN-END CREDIT, FUTURE ADVANCE REAL ESTATE MORTGAGE AND SECURITY AGREEMENT

10/484 84

This Amendment (the "Amendment") is made and entered into on AUGUST 11, 2006, by and between REBECCA P HOWARD, A SINGLE WOMAN (hereinafter called the "Mortgagor", whether one or more) and First Commercial Bank (hereinafter called the "Mortgagee").

20060831000430200 1/3 $40.10
Shelby Cnty Judge of Probate, AL
08/31/2006 12:57:36PM FILED/CERT

RECITALS

A. REBECCA P HOWARD (hereinafter called the "Borrower", whether on or more) has (have) entered into an agreement entitled First Commercial Bank "Home Equity Line of Credit Agreement", executed by the Borrower in favor of the Mortgagee dated JULY 8, 2004 (the "Credit Agreement"). The Credit Agreement provides for an open-end line of credit pursuant to which the Borrower may borrow and repay, and reborrow and repay, amounts from the Mortgagee up to a maximum principal amount at any one time outstanding not exceeding the sum of TWENTY FOUR THOUSAND SIX HUNDRED AND ZERO CENTS 00/100-Dollars ($ 24,600.00)(the "Credit Limit").

B. The Mortgagor has executed in favor of the Mortgagee an Open – End Credit, Future Advance Real Estate Mortgage and Security Agreement (the "Mortgage") recorded in Inst # 20040714000388480 , in the Probate Office of SHELBY County, Alabama. The Mortgage secures (among other things) all advances made by the Mortgagee to the Borrower under the Credit Agreement, or any extension or renewal thereof, up to a maximum principal amount at any one time outstanding not exceeding the Credit Limit.

C. The Borrower and the Mortgagor have requested that the Mortgagee increase the Credit Limit to FORTY THOUSAND AND ZERO CENTS 00/100 -- Dollars ($ 40,000.00) (the "Amended Credit Limit").

D. The Mortgagee has required, as a condition to approving the request for the Amended Credit Limit, that the Mortgagor enter into this Amendment.

NOW, THEREFORE, in consideration of the premises, and in further consideration of any advances made by the Mortgagee in excess of the original Credit Limit described in the Mortgage, the Mortgagor and the Mortgagee agree that the Mortgage is, effective as of the date of this Amendment, hereby amended as follows:

1. The term "Credit Limit" as used in the Mortgage shall mean the Amended Credit Limit of FORTY THOUSAND AND ZERO CENTS 00/100 ----- Dollars ($ 40,000.00).

2. In addition to the other indebtedness described in the Mortgage, the Mortgage shall secure the payment of all advances heretofore or from time to time hereafter made by the Mortgagee to the Borrower under the Credit Agreement, or any extension or renewal thereof, up to a maximum principal amount at any one time outstanding nor exceeding the Amended Credit Limit of FORTY THOUSAND AND ZERO CENTS 00/100 --Dollars ($ 40,000.00).

Except as specifically amended hereby, the Mortgage shall remain if full force and effect in accordance with its terms.

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IN WITNESS WHEREOF, the parties have hereunto caused this instrument to be executed effective this 11TH day of AUGUST, 2006.

_____(SEAL)
REBECCA P HOWARD

_____(SEAL)

FIRST COMMERCIAL BANK
MORTGAGEE

BY: Fran Reilly
FRAN REILLY
ITS: ASSISTANT BRANCH MANAGER

INDIVIDUAL ACKNOWLEDGEMENT

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that REBECCA P HOWARD whose names are signed to the foregoing amendment, and who are known to me, acknowledged before me on this day that, being informed of the contents of said amendment, have executed the same voluntarily on the day the same bears date.

Given under my hand and Official seal this 11TH day of AUGUST, 2006.

(NOTARIAL SEAL) _____
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Oct 30, 2009
BONDED THRU NOTARY PUBLIC UNDERWRITERS

My commission expires: _____

CORPORATE ACKNOWLEDGEMENT

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that FRAN REILLY whose name as ASSISTANT BRANCH MANAGER of First Commercial Bank, a corporation, is signed to the foregoing amendment, and who is known to me, acknowledged before me on this day that, being informed of the contents of said amendment, (s)he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and Official seal this 11TH day of AUGUST, 2006.

(NOTARIAL SEAL) _____
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Oct 30, 2009
BONDED THRU NOTARY PUBLIC UNDERWRITERS

My commission expires: _____

This instrument prepared by:
Name: TEIA WILLIAMS
First Commercial Bank
Address: P. O. Box 11746
Birmingham, Al 35202-1746

20060831000430200 3/3 $40.10
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EXHIBIT "A"

LEGAL DESCRIPTION

HAVING A TAX IDENTIFICATION NUMBER OF 13-1-02-1-000-019-080A PARCEL OF LAND LOCATED IN THE CITY OF HELENA, COUNTY OF SHELBY, STATE OF ALABAMA, AND KNOWN AS:

BEING LOT NUMBER LOT:22 IN CHADWICK SECTOR 04 AS SHOWN IN THE RECORDED PLAT/MAP THEREOF IN 20-38 OF SHELBY COUNTY RECORDS.

13-1-02-1-000-019-080
239 CHADWICK LN; HELENA, AL 35080-3139

8207-CLU-FAR
29728803/f

HOWARD
10143484
FIRST AMERICAN LENDERS ADVANTAGE
MORTGAGE

When recorded mail to:
FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
ATTN: FT1120